	The American September 1997	_ 1			·
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	GENE.	Servi	ce .	 GI	ONAL NO.
	OFFICE	. i . i			G. CODE:
	NOV 0 4 1999 CONF	Slammed	WI	hong "	Revised: January
	CUNSUMER FRAUD		Dans	Q	5. 6
	· CHICAGO · COI	response	TIOM	·F	RM LX 8
	1. Please to be s	40	1	/ 10	re filing.
	2. Please type or	710			
	Incomplete or Make sure you			. 13	your transaction.
	CONSUMER:		·		
	Your Nan		S	enior Citizen?	Day Tel.
			· <u> </u>	Yes 🖤	No Night Tel.
	Street Address				Miller Lar
	City/Town		State		Zip
	COMPLAINT:			•	
	Name of Seller or Provider of Service	s	Name of C	Other Seller or	Provider of Services
	America On Line				
	Street Address Westwood	1. Center de	Street Add	iress	•
	.City/Town		City/Town		
	State Zip Telephon	825-5265	State	Zip	Telephone
	Date of Transaction	Cost of Product	7	Hov	v Paid + CARd
	14AU 15	# 81.60	ſ 	100	
	Dur you sign a contract?	# 81.60	í — — -	10	
	Dua you sign a contract? Yes No Where?	# 81.60	<i></i>		Date
	Did you sign a contract? Yes No Where? Was product or service advertised? Yes No Where?	On- Liv		deine F)	Date
٠	Did you sign a contract? Yes No Where? Was product or service advertised? Yes No Where? Type of Complaint—e.g. car, mail or	On- Liv	se to provide	dernef) e details):	Date
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FILL OUT IF COME		R VEHICLE OR APPLIANCE		
Make	Model	Year	VIN or Serial Nu	mber
Purchased	Sold	Warranty Expiration Date	Purchase Date	Mileage
☐ New ☐ Used	□ With Warranty □ As I	ls	<u> </u>	<u> </u>
MISCELLANEOUS				<u> </u>
			•.	
Briefly describe you	r complaint:	· · · · · · · · · · · · · · · · · · ·		
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			*	· ·
			<u> </u>	
Vhat form of relief	are you seeking? (e.g. exchi	ange, repair, money back, etc	i.)	
		·		
Who referred you to	this office?			
EAD THE FOLLOY	VING BEFORE SIGNING BE	ELOW:		•
FASE ATTACH TO	THIS FORM PHOTOCOPI	ES of any papers involved (c	ontracts warranties	bile received
***	=	ce, etc.) DO NOT SEND OF		
order to resolve yo	our complaint we may send	a copy of this form to the per	son or firm you are	complaining about
films this complain	ot Lunderstand that the Atto	mey General is not my privat	te attorney but repr	searce than trublic
enforcing laws des	igned to protect the public t	from misleading or unlawful t	pusiness practices.	l also understand
		rights or responsibilities, I sha ing forwarded to the busines:		
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·	RNEY GENERAL RETURN T	ED COPIES OF IMPORTAN	ATTOR	DENTECTION D
CONSTIME	R PROTECTION DIV.	O: Jim Ryan, Attorney Ge Consumer Protection		
	ov 2 3 1999	100 West Randolph St	reet NOV	23 1999
` `		Chicago, Illinois 6060 (312) 814-3000	SPRINGE	ield, Illinois
SPRINC	FIELD, ILLINOIS		Assigned t	
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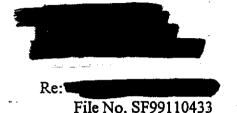
AROUND THE BEGINNING OF APRILL AFTER CALLING AMERICA ON LINE {THE INTERNET SERVICE] ABOUT A TECHINAL PROBLEM. I WAS TOLD ABOUT THEIR NEW LONG DISTANCE SERVICE. THE PRICE FOR CALLS OUT OF ILLINOIS WAS .9 CENTS A MINUTE AND ALL THE CALLS WOULD BE ADDED TO MY CREDIT CARD. WHAT I WASN'T TOLD WAS THAT LONG DISTANCE AS DEFINED BY AOL WAS ANY CALL OVER EIGHT MILES FROM MY HOME. IMAGINE MY-SURPRISE TO RECEIVE A CHARGE MORE THAN TWICE MY USUAL BILL. I CALLED AND CANCELLED THE SERVICE AND AT THAT TIME I WAS TOLD HOW AOL CHARGES FOR LONG DISTANCE SERVICE. I EXPLAINED TO A MANAGER AT AOL THAT I HAVE A CALL PACK THROUGH AMERITECH THAT ALLOWS ME TO MAKE UP TO 100 CALL PER MONTH AT .10 CENTS PER CALL AND ANY CALL TO ANY CHICAGO NUMBER EIGHT MILES OR MORE IS STILL .10 CENTS PER CALL. I SPOKE TO A A AMERITECH EMPLOYEE ABOUT MY PROBLEM AND SHE TOLD ME MY I HAD BEEN SLAMMED. I AM WRITING YOU BECAUSE NOT ONLY WAS I NOT INFORMED ABOUT AOL'S RATES. {.15 CENTS PER MINUTE WITHIN THE STATE MORE THAN EIGHT MILES | I SPOKE WITH AOL TWICE AND THEY AGREED TO CREDIT ME THE DIFFRENCE BETWEEN WHAT I WAS CHARGED AND WHAT I WOULD HAVE PAID WITH MY CALL PACK. THEY NEVER GAVE ME ANY CREDIT. THE AMOUNT IN DISPUTE IS \$81.68. MY CREDIT CARD PROVIDER CREDITED ME \$106.00 AND \$18.64 FOR THIS PROBLEM.

THE CLIFF NOTE VERSION OF ALL THIS I WOULD NOT AGREE TO PAY MORE THAN TWICE MY USUAL BILL AND STILL PAY FOR MY ORIGINAL SERVICE.



Capital One Services, Inc. P.O. Box 85699 Richmond, VA 23285-5699 800-955-1455

February 4, 2000



CONFIDENTIAL

Dear Mr. Wilcox,

Your letter, filed with the State of Illinois, Office of the Attorney General, has been forwarded to my attention for direct response. Please allow me to address your concerns.

In your correspondence, you express your dissatisfaction because you have not been credited for the charges from AOL Long Distance. This charge was initiated by AOL Long Distance, not Capital One. Capital One acts solely as the billing agent.

Our records indicate that you are disputing an amount of \$18.64 and an amount of \$81.68. Our records indicate that the charge of \$18.64 was credited to your account on September 28, 1999.

Based on the response we have received from AOL Online Services, a copy of which is enclosed, and a review of this situation, this is a valid transaction. Although this charge is valid, we have credited \$81.68 for the remaining disputed amount. This credit adjustment is permanent and will be reflected on your February 2000 billing statement.

We apologize for any inconvenience that this matter may have caused, and appreciate the opportunity to address your concerns. Should you have additional questions, please contact our office at 804-968-3899, ext. 6437.

Sincerely,

Marguerite Hamilton

Executive Response Specialist

Capital One Services, Inc.

Enclosure

cc: State of Illinois, Office of the Attorney General

venerte Hamilor

AOL Long Distance Savings Plan

Customer Name:	Card #:
Amount: BIOR WG	Sequence #: 14003430
Chargeback Date: 10-10-99	<u> </u>
Dear Issuer,	
Thank you for your consideration. Our research	has indicated the following:
The customer requested service with the AOL Lo Service, on:3_9_9 The Customer requested this plan by:	ong Distance Savings Plan, and agreed to our Terms of
Marketing Representatives. Every customer must go through Verifications Representative. This would have taken place aft to join the AOL Long Distance Savings Plan. The Independent identified the customer as the decision-maker, and reconfirment meet the mandated standards, then the criter would have be	
The Customer requested a calling card on:	
The Customer requested cancellation on: 5	<u>9499</u> .
The AOL Long Distance Savings Plan <u>cannot</u> , by carrier on behalf of a customer. The customer is selection. We advised the customer to call his/he	y Federal Regulations, change or choose a long distance a required to call their local telephone carrier to make a per local carrier on: 5.3444
To avoid an interruption in phone service, the cu a different carrier. The last phone call placed or	nstomer continued to utilize our service until he/she those n our service was made on: 5-34-99
The Customer received a credit/refund in the an	count of:, on
Please se attached.	\$1.41.4

ACCOUNT # 14002420

4-4-99

Letter: CONFIRM

From: AOL.LongDistance
To:

Reply-To: AOL LongDistance

Subject: AOL Long Distance Savings Plan Confirmation

Dear Member,

Congratulations!

We have just received confirmation from AMERITECH ILLINOIS that has been switched to the AOL Long Distance Savings Flan. Your next bill from AMERITECH ILLINOIS may reflect this change as a request from The Phone Company, the name Tel-Save.com does business as in many jurisdictions.

HERE'S THE BEST NEWS OF ALL!!! The AOL Long Distance Savings Plan provides revolutionary on-line billing. This means you will view your bill on-line, at your own convenience, by simply going to Keyword: LD Member or clicking here. You can also find the answer to virtually all of your questions, as well as update account information by clicking here, or going to KEYWORD: LD MEMBER at any time.

Add our View Bill site to your list of AOL "Favorite Places". Simply click on "Favorite Places" on your tool bar. Choose "Favorite Places" and a "Favorite Places" box will appear on your screen, just drag the heart at the top of the Long Distance Hember's Area into that box.

You may want to contact AMERITECH ILLINOIS and instruct them not to change your long distance carrier from The Phone Company without your personal authorization.

Again, if you would like to change account information or if you have any additional questions, please go to the <u>Member's Area</u> page or go to Keyword: LD Member.

Sincerely,

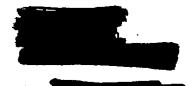
AOL Long Distance Customer Care

CONFIDENTIAL



Capital One Services, Inc. P.O. Box 85699 Richmond, VA 23285-5699 800-955-1-155

March 30, 2000



File No. SF99110433

CONFIDENTIAL

Dear The state of the state of

Your letter, filed with the State of Illinois, Office of the Attorney General, has been forwarded to my attention for direct response. Please allow me to address your concerns.

In your correspondence, you express your dissatisfaction because you have not been credited for the charges from AOL Long Distance. This charge was initiated by AOL Long Distance, not Capital One. Capital One acts solely as the billing agent.

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Sincerely,

Marguerite Hamilton

Executive Response Specialist

Capital One Services, Inc.

Enclosure

cc: State of Illinois, Office of the Attorney General

venerate Hamilfon

Capital One

Finances Fit

- er credit limit and the amount of credit available for your use.
- · Maintain a good tredit history...it affects more areas of your life than just your ability to get a
- . Use a budget to help you see what you can afford to buy new and to help you save for the future.

Capital Que

VISA ACCOUNT

JAN 12 - FEB 11, 2000 -Page | of l

\$65.80
\$111,68
356.49
\$.00
\$10.61
\$10.00
March 11, 2000
\$400
\$389.39
\$400
\$349.39

At yourservice To call Custome 1-800-608-5227

Capital One Services P.O. Bex 85147 Richmond, VA 23285-5147

Capital One Services P.O. Box 85015 Richmond, VA 23285-5015

1	25 JAN	PAYMENT RECEIVED - THANK YOU	\$30.00
2	02 FEB	CREDIT ADJUSTMENT	11,68
Ţı	ansactions		
	DATE	- OL 4017 DET GETTERE ALO 800 470 BALLA VA	\$21.95
	II JAN	AOL*ONLINE SERVICE 010 800-679-9444 VA	
3			
4	29 JAN	PLANETRX INC 888-840-7979 CA	14.54 20.00

CONFIDENTIAL

Finance Charges	Please seereverse side for important information			
	Salama ratu	Particular	Corresponding	FINANCE
	ajpitud to	rare	, (P)	CHARGE
PURCHASES	5.00	.0547494.	19,98%	\$.00
CASH	5.00	.0547494.	19,98%	\$.00

ANNUAL PERCENTAGE RATE applied this period

0.00%

2429M

PLEASE RETURN PORTION BELOW WITH PAYMENT.

Capital One

003000

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1061

1000

New Balance	\$10.61
Minimum Amount Due	\$10.00
Payment Due Date	March 11, 2000

Apt.4

Capital One Bank P.O. Box 85147 Richmond, VA 23285-5147 taldathashiladabladaadidattadashidabada

